

Cycle Date: March-2017  
Run Date: 06/07/2017  
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)  
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 106  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information										
<a href="#">Return to cover</a>			For Charter : N/A								
06/07/2017			Count of CU : 106								
CU Name: N/A			Asset Range : N/A								
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
			Count of CU in Peer Group : N/A								

	Ratio Analysis								
<a href="#">Return to cover</a>			For Charter :	N/A					
06/07/2017			Count of CU :	106					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :		N/A		Dec-2016			Mar-2017	
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	PEER Avg	Percentile**	Mar-2017	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.48	10.65	10.55	10.66	N/A	N/A	10.43	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.49	10.66	10.56	10.67	N/A	N/A	10.46	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	6.10	5.95	5.05	4.69	N/A	N/A	4.17	N/A	N/A
Solvency Evaluation (Estimated)	111.75	112.17	111.94	111.97	N/A	N/A	111.65	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.94	5.78	5.44	5.34	N/A	N/A	5.28	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	1.05	0.99	0.84	0.77	N/A	N/A	0.68	N/A	N/A
* Net Charge-Offs / Average Loans	0.90	0.56	0.62	0.64	N/A	N/A	0.69	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.78	102.52	103.05	100.36	N/A	N/A	100.15	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.94	0.05	-0.37	-1.09	N/A	N/A	-0.88	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.64	0.63	0.53	0.50	N/A	N/A	0.44	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.50	0.54	0.54	0.65	N/A	N/A	0.52	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.56	0.54	0.54	0.65	N/A	N/A	0.53	N/A	N/A
* Gross Income/Average Assets	5.57	5.48	5.49	5.60	N/A	N/A	5.32	N/A	N/A
* Yield on Average Loans	5.09	4.78	4.71	4.64	N/A	N/A	4.57	N/A	N/A
* Yield on Average Investments	1.21	1.29	1.17	1.37	N/A	N/A	1.39	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.13	2.09	2.14	2.23	N/A	N/A	1.99	N/A	N/A
* Cost of Funds / Avg. Assets	0.60	0.53	0.50	0.50	N/A	N/A	0.47	N/A	N/A
* Net Margin / Avg. Assets	4.97	4.95	5.00	5.10	N/A	N/A	4.85	N/A	N/A
* Operating Exp./ Avg. Assets	4.08	4.01	4.09	4.06	N/A	N/A	3.88	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.43	0.37	0.37	0.44	N/A	N/A	0.45	N/A	N/A
* Net Interest Margin/Avg. Assets	2.84	2.86	2.85	2.87	N/A	N/A	2.86	N/A	N/A
Operating Exp./Gross Income	73.24	73.28	74.51	72.49	N/A	N/A	72.97	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.13	3.15	3.11	3.13	N/A	N/A	3.03	N/A	N/A
* Net Operating Exp./Avg. Assets	3.05	3.02	3.11	3.07	N/A	N/A	2.97	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	34.58	31.17	29.47	29.69	N/A	N/A	29.00	N/A	N/A
Req. Shares / Total Shares & Borrowings	29.46	30.81	31.71	32.74	N/A	N/A	33.71	N/A	N/A
Total Loans / Total Shares	70.26	74.22	73.63	75.35	N/A	N/A	73.62	N/A	N/A
Total Loans / Total Assets	61.04	63.94	63.46	64.59	N/A	N/A	63.65	N/A	N/A
Cash + Short-Term Investments / Assets	12.03	9.97	13.11	12.30	N/A	N/A	14.11	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.86	94.27	94.60	94.95	N/A	N/A	95.00	N/A	N/A
Req Shares + Share Drafts / Total Shares & Borrs	45.21	47.50	50.02	51.27	N/A	N/A	52.68	N/A	N/A
Borrowings / Total Shares & Net Worth	1.72	1.93	2.10	2.45	N/A	N/A	2.28	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	220.11	211.37	200.31	192.67	N/A	N/A	191.76	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	4.28	3.95	4.12	3.80	N/A	N/A	4.20	N/A	N/A
Borrowers / Members	46.88	47.82	47.07	48.75	N/A	N/A	48.45	N/A	N/A
Members / Full-Time Employees	368.31	365.69	363.51	362.92	N/A	N/A	362.59	N/A	N/A
Avg. Shares Per Member	\$7,313	\$7,326	\$7,564	\$7,773	N/A	N/A	\$8,065	N/A	N/A
Avg. Loan Balance	\$10,962	\$11,370	\$11,831	\$12,015	N/A	N/A	\$12,255	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$60,095	\$60,590	\$63,114	\$64,676	N/A	N/A	\$66,665	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	4.91	5.24	5.01	6.36	N/A	N/A	5.47	N/A	N/A
* Market (Share) Growth	3.19	2.70	6.00	4.68	N/A	N/A	18.05	N/A	N/A
* Loan Growth	7.53	8.48	5.17	7.13	N/A	N/A	8.43	N/A	N/A
* Asset Growth	2.20	3.57	5.96	5.25	N/A	N/A	14.47	N/A	N/A
* Investment Growth	-6.41	-5.66	7.27	-0.46	N/A	N/A	36.68	N/A	N/A
* Membership Growth	2.49	2.53	2.67	1.86	N/A	N/A	2.92	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
								<b>2. Ratios</b>	

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>					
06/07/2017		For Charter :	N/A		
CU Name: N/A		Count of CU :	106		
Peer Group: N/A		Asset Range :	N/A		
		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in	Peer Group :	N/A		
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	Mar-2017
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	0.83	0.92	0.83
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	5.58	3.21	1.98	1.28	0.98
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.73	0.86	0.63	0.54	0.49
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.85	0.98	1.07	1.00	0.83
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.81	0.94	0.94	0.87	0.73
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.68	1.43	1.03	0.98	1.24
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	7.89	9.01	14.30	12.66	13.23
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	1.25	1.14	0.96
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	0.62	0.55	1.33
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.05	3.19	1.16	1.54	1.55
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.51	1.73	0.63	0.44	0.63
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	29.51	13.07	76.57	76.97	75.17
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	97.37	97.18	106.03	113.83	126.41
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.33	1.09	0.76	0.67	0.63
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.90	1.10	0.94	0.87	0.50
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	0.52	0.32	0.29
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.28	0.21
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.15	0.00	0.00	0.02	0.11
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	18.78	11.29	10.53	11.58	9.44
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	8.20	7.00	5.68	11.89	13.03
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.90	2.39	1.97	1.78	1.66
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	0.69	0.61	0.49
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	18.81	17.53	16.12
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	1.99	2.11	2.63
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	3.57	0.01	0.02	0.02	0.00
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.62	0.60	0.73	0.78	0.81
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.18	0.09	0.06	0.04
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	0.06	0.04	0.03
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.50	0.29	0.14	0.11	0.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.00	0.04	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	5,062.46
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	1.30	1.18	1.15
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.10	0.16	0.22	0.23	0.42
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	5.18	-0.10	0.01	0.11	0.05
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	18.13	19.53	19.85	21.17	22.10
Participation Loans Outstanding / Total Loans	2.62	2.74	3.00	2.92	2.88
Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	2.46	1.71	2.00
* Participation Loans Sold YTD / Total Assets	0.14	0.27	0.38	0.13	0.13
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.77	2.86	2.80	2.98	2.95
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.07	0.03	0.00	0.14	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	41.86	35.69	39.12	35.29	38.63
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	16.43	16.33	15.94	15.50	15.15
Total Fixed Rate Real Estate / Total Loans	26.92	25.55	25.12	23.99	23.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.15	23.05	31.01	30.12	23.49
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	68.93	59.05	65.40	76.72	77.29
Interest Only & Payment Option First & Other RE / Total Assets	0.29	0.27	0.35	0.45	0.49
Interest Only & Payment Option First & Other RE / Net Worth	2.78	2.50	3.35	4.20	4.65
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	2.16	1.19	1.26	1.33	1.30
Unused Commitments / Cash & ST Investments	128.99	157.81	112.68	121.11	103.74
Complex Assets / Total Assets	19.99	20.93	21.26	22.14	21.77
Short Term Liabilities / Total Shares and Deposits plus Borrowings	41.13	39.70	38.12	37.61	36.37
<sup>1</sup> Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
<b>3. Supplemental Ratios</b>					



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<a href="#">Return to cover</a>											Delinquent Loan Information 1																		
06/07/2017											For Charter :		N/A																
CU Name: N/A											Count of CU :		106																
Peer Group: N/A											Asset Range :		N/A																
										Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State																			
										Count of CU in Peer Group : N/A																			
										Dec-2013		Dec-2014		% Chg		Dec-2015		% Chg		Dec-2016		% Chg		Mar-2017		% Chg			
DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup>																													
30 to 59 Days Delinquent		139,346,281		139,314,875		0.0		118,410,492		-15.0		113,675,782		-4.0		97,653,044		-14.1											
60 to 179 Days Delinquent		51,541,751		54,491,734		5.7		49,789,259		-8.6		49,022,987		-1.5		38,493,699		-21.5											
180 to 359 Days Delinquent		13,760,689		13,713,963		-0.3		11,058,544		-19.4		9,844,683		-11.0		12,598,828		28.0											
> = 360 Days Delinquent		5,750,945		4,744,200		-17.5		4,167,444		-12.2		5,337,718		-28.1		6,857,484		28.5											
Total Del Loans - All Types (> = 60 Days)		71,053,385		72,949,897		2.7		65,015,247		-10.9		64,205,388		-1.2		57,950,011		-9.7											
% Delinquent Loans / Total Loans		1.05		0.99		-5.4		0.84		-15.3		0.77		-7.8		0.68		-11.6											
DELINQUENT LOANS BY CATEGORY:																													
Unsecured Credit Card Loans																													
30 to 59 Days Delinquent		6,162,828		6,132,734		-0.5		6,976,897		13.8		6,501,517		-6.8		4,448,049		-31.6											
60 to 179 Days Delinquent		3,778,494		3,927,749		4.0		3,371,177		-14.2		3,728,238		10.6		3,210,328		-13.9											
180 to 359 Days Delinquent		203,859		263,675		29.3		217,898		-17.4		385,744		77.0		338,792		-12.2											
> = 360 Days Delinquent		8,209		20,241		146.6		15,643		-22.7		2,981		-80.9		2,536		-14.9											
Total Del Credit Card Lns (> = 60 Days)		3,990,562		4,211,665		5.5		3,604,718		-14.4		4,116,963		14.2		3,551,656		13.7											
%Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.98		0.99		1.4		0.83		-16.3		0.92		10.9		0.83		-9.1											
Payday Alternative Loans (PAL Loans) FCU Only																													
30 to 59 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
60 to 179 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
180 to 359 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
> = 360 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
Total Del PAL Lns (> = 60 Days)		0		0		N/A		0		N/A		0		N/A		0		N/A											
%PAL Loans DQ >= 60 Days / Total PAL Loans		0.00		0.00		N/A		0.00		N/A		0.00		N/A		0.00		N/A											
Non-Federally Guaranteed Student Loans																													
30 to 59 Days Delinquent		561,062		555,520		-1.0		1,294,133		133.0		526,705		-59.3		697,647		32.5											
60 to 179 Days Delinquent		1,872,586		1,334,136		-28.8		882,040		-33.9		611,166		-45.7		469,009		-23.3											
180 to 359 Days Delinquent		15,737		35,121		123.2		29,646		-15.6		16,086		-40.7		14,310		-11.0											
> = 360 Days Delinquent		23,796		64,702		171.9		37,552		-42.0		30,643		-18.4		30,690		0.2											
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)		1,912,119		1,433,959		-25.0		949,238		-33.8		657,895		-30.7		514,009		-21.9											
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		5.58		3.21		-42.6		1.98		-38.4		1.28		-35.0		0.98		-24.0											
New Vehicle Loans																													
30 to 59 Days Delinquent		21,486,891		23,518,344		9.5		16,932,181		-28.0		14,414,851		-14.9		11,296,516		-21.6											
60 to 179 Days Delinquent		4,700,328		6,365,435		35.4		5,122,826		-19.5		4,697,164		-8.63		4,147,767		-11.7											
180 to 359 Days Delinquent		912,459		1,333,089		46.1		777,991		-41.6		756,553		-2.8		1,180,681		56.1											
> = 360 Days Delinquent		330,717		260,137		-21.3		209,410		-19.5		269,700		28.8		129,605		-51.9											
Total Del New Vehicle Lns (> = 60 Days)		5,943,504		7,958,661		33.9		6,110,227		-23.2		5,723,417		-6.3		5,458,053		-4.6											
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		0.73		0.86		19.0		0.63		-27.4		0.54		-14.3		0.49		-8.7											
Used Vehicle Loans																													
30 to 59 Days Delinquent		47,090,528		52,900,991		12.3		43,190,103		-18.4		43,757,951		1.3		33,913,308		-22.5											
60 to 179 Days Delinquent		13,380,505		17,734,645		32.5		20,717,604		16.8		20,875,319		0.8		16,994,308		-18.6											
180 to 359 Days Delinquent		2,381,568		2,831,631		18.9		3,694,958		30.5		4,505,950		21.9		4,621,413		2.6											
> = 360 Days Delinquent		655,022		563,141		-14.0		520,885		-7.5		734,713		41.1		827,495		12.6											
Total Del Used Vehicle Lns (> = 60 Days)		16,417,095		21,129,417		28.7		24,933,447		18.0		26,115,982		4.7		22,443,216		-14.1											
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		0.85		0.98		14.6		1.07		9.4		1.00		-6.0		0.83		-17.2											
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans																													
		0.81		0.94		15.8		0.94		-0.5		0.87		-7.5		0.73		-15.7											
Leases Receivable																													
30 to 59 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
60 to 179 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
180 to 359 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
> = 360 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A											
Total Del Leases Receivable (> = 60 Days)		0		0		N/A		0		N/A		0		N/A		0		N/A											
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00		0.00		N/A		0.00		N/A		0.00		N/A		0.00		N/A											
All Other Loans <sup>2</sup>																													
30 to 59 Days Delinquent		9,666,542		9,516,676		-1.6		8,077,825		-15.1		8,492,578		5.1		7,053,384		-16.9											
60 to 179 Days Delinquent		7,359,015		5,859,589		-20.4		4,671,298		-20.3		4,961,042		6.2		6,865,481		38.4											
180 to 359 Days Delinquent		1,201,658		2,116,637		76.1		1,577,354		-25.5		1,240,466		-21.4		1,365,581		10.1											
> = 360 Days Delinquent		1,025,809		881,354		-14.1		571,951		-35.1		777,474		35.9		717,236		-7.7											
Total Del All Other Loans (> = 60 Days)		9,586,482		8,857,580		-7.6		6,820,603		-23.0		6,978,982		2.3		8,948,298		28.2											
%All Other Loans >= 60 Days / Total All Other Loans		1.68		1.43		-14.9		1.03		-28.0		0.98		-5.2		1.24		27.4											
# Means the number is too large to display in the cell																													
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																													
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.																													
7. Delinquent Loan Information																													



[illegible]

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover		For Charter :	N/A						
06/07/2017		Count of CU :	106						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :	N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	70,743,833	52,335,386	-26.0	57,153,894	9.2	62,027,605	8.5	17,520,264	13.0
* Total Loans Recovered	11,628,158	12,435,722	6.9	10,724,809	-13.8	10,362,126	-3.4	3,010,476	16.2
* NET CHARGE OFFS (\$\$)	59,115,675	39,899,664	-32.5	46,429,085	16.4	51,665,479	11.3	14,509,788	12.3
**Net Charge-Offs / Average Loans	0.90	0.56	-37.5	0.62	9.0	0.64	4.8	0.69	7.5
Total Del Loans & *Net Charge-Offs <sup>1</sup>	130,169,060	112,849,561	-13.3	111,444,332	-1.2	115,870,867	4.0	72,459,799	-37.5
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.95	1.56	-20.2	1.46	-6.5	1.42	-2.5	1.38	-2.9
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	10,960,184	10,927,976	-0.3	10,500,067	-3.9	11,409,647	8.7	3,498,432	22.6
* Unsecured Credit Card Lns Recovered	2,018,847	2,188,622	8.4	1,914,327	-12.5	2,091,809	9.3	618,150	18.2
* NET UNSECURED CREDIT CARD C/Os	8,941,337	8,739,354	-2.3	8,585,740	-1.8	9,317,838	8.5	2,880,282	23.6
<b>**Net Charge Offs - Credit Cards / Avg Credit Card Loans</b>	2.25	2.09	-6.7	1.99	-4.8	2.11	5.7	2.63	25.0
* Non-Federally Guaranteed Student Loans Charged Off	1,131,064	7,541	-99.3	11,370	50.8	12,473	9.7	1,857	40.4
* Non-Federally Guaranteed Student Loans Recovered	13,158	1,874	-85.8	658	-64.9	1,500	128.0	2,265	504.0
* Net Non-Federally Guaranteed Student Loans C/Os	1,117,906	5,667	-99.5	10,712	89.0	10,973	2.4	-408	-114.9
<b>** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans</b>	3.57	0.01	-99.6	0.02	60.9	0.02	-4.3	0.00	-114.2
* Total 1st Mortgage RE Loan/LOCs Charged Off	15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9	275,159	-30.0
* Total 1st Mortgage RE Loans/LOCs Recovered	1,130,376	724,479	-35.9	292,785	-59.6	563,107	9.3	67,313	-52.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	207,846	-17.7
<b>** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs</b>	0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5	0.03	-19.4
* Total Other RE Loans/LOCs Charged Off	4,843,848	3,894,850	-19.6	1,809,433	-53.5	1,412,473	-21.9	379,023	7.3
* Total Other RE Loans/LOCs Recovered	677,853	1,370,266	102.1	509,017	-62.9	415,150	-18.4	216,741	108.8
* NET OTHER RE LOANS/LOCs C/Os	4,165,995	2,524,584	-39.4	1,300,416	-48.5	997,323	-23.3	162,282	-34.9
<b>**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs</b>	0.50	0.29	-41.7	0.14	-50.8	0.11	-26.4	0.07	-37.1
* Total Real Estate Loans Charged Off	20,141,269	7,581,328	-62.4	3,574,221	-52.9	2,985,408	-16.5	654,182	-12.3
* Total Real Estate Lns Recovered	1,808,229	2,094,745	15.8	801,802	-61.7	978,257	22.0	284,054	16.1
* NET Total Real Estate Loan C/Os	18,333,040	5,486,583	-70.1	2,772,419	-49.5	2,007,151	-27.6	370,128	-26.2
<b>** Net Charge Offs - Total RE Loans / Avg Total RE Loans</b>	0.62	0.18	-71.7	0.09	-51.5	0.06	-30.0	0.04	-

<a href="#">Return to cover</a>		Indirect and Participation Lending											
06/07/2017		For Charter : N/A											
CU Name: N/A		Count of CU : 106											
Peer Group: N/A		Asset Range : N/A											
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
		Count of CU in Peer Group : N/A											
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg			
INDIRECT LOANS OUTSTANDING													
Indirect Loans - Point of Sale Arrangement		761,018,899	944,367,928	24.1	1,012,810,964	7.2	1,125,064,400	11.1	1,176,033,461	4.5			
Indirect Loans - Outsourced Lending Relationship		468,646,174	493,093,308	5.2	523,334,971	6.1	630,532,398	20.5	694,945,382	10.2			
Total Outstanding Indirect Loans		1,229,665,073	1,437,461,236	16.9	1,536,145,935	6.9	1,755,596,798	14.3	1,870,978,843	6.6			
%Indirect Loans Outstanding / Total Loans		18.13	19.53	7.8	19.85	1.6	21.17	6.7	22.10	4.4			
DELINQUENCY - INDIRECT LENDING <sup>1</sup>													
30 to 59 Days Delinquent		52,593,078	59,429,550	13.0	43,527,603	-26.8	41,159,624	-5.4	31,914,697	-22.5			
60 to 179 Days Delinquent		13,340,277	16,962,054	27.1	16,152,195	-4.8	16,437,721	1.8	13,982,208	-14.9			
180 to 359 Days Delinquent		2,257,033	2,874,209	27.3	2,756,912	-4.1	3,092,510	12.2	3,508,695	13.5			
> = 360 Days Delinquent		533,369	351,549	-34.1	355,395	1.1	440,764	24.0	518,436	17.6			
Total Del Indirect Lns (>= 60 Days)		16,130,679	20,187,812	25.2	19,264,502	-4.6	19,970,995	3.7	18,009,339	-9.8			
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		1.31	1.40	7.1	1.25	-10.7	1.14	-9.3	0.96	-15.4			
LOAN LOSSES - INDIRECT LENDING													
* Indirect Loans Charged Off		13,944,913	15,168,143	8.8	21,365,148	40.9	21,863,602	2.3	5,950,492	8.9			
* Indirect Loans Recovered		2,249,627	1,942,942	-13.6	2,019,024	3.9	2,431,942	20.5	726,932	19.6			
* NET INDIRECT LOAN C/Os		11,695,286	13,225,201	13.1	19,346,124	46.3	19,431,660	0.4	5,223,560	7.5			
**Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.02	0.99	-2.3	1.30	31.2	1.18	-9.3	1.15	-2.4			
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):													
Consumer		8,544,280	17,326,043	102.8	32,480,946	87.5	46,017,164	41.7	44,746,179	-2.8			
Non-Federally Guaranteed Student Loans		14,425,286	20,144,547	39.6	20,525,907	1.9	20,427,342	-0.5	20,677,608	1.2			
Real Estate		11,549,602	15,013,347	30.0	14,179,942	-5.6	19,487,929	37.4	20,485,372	5.1			
Member Business Loans (excluding C&D)		4,437,631	22,850,887	414.9	24,082,881	5.4	23,070,816	-4.2	23,727,474	2.8			
Non-Member Business Loans (excluding C&D)		34,117,317	17,489,446	-48.7	18,206,176	4.1	22,583,618	24.0	23,652,529	4.7			
Commercial Construction & Development		4,459,025	606,382	-86.4	1,307,124	115.6	3,733,828	185.7	771,265	-79.3			
Loan Pools		100,267,912	108,475,788	8.2	121,121,072	11.7	106,562,650	-12.0	109,568,562	2.8			
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		177,801,053	201,906,440	13.6	231,904,048	14.9	241,883,347	4.3	243,628,989	0.7			
%Participation Loans Outstanding / Total Loans		2.62	2.74	4.7	3.00	9.2	2.92	-2.6	2.88	-1.4			
* Participation Loans Purchased YTD		76,397,575	85,311,586	11.7	93,368,978	9.4	70,873,971	-24.1	20,899,065	18.0			
%Participation Loans Purchased YTD / Total Loans Granted YTD		2.22	2.59	16.7	2.46	-5.0	1.71	-30.6	2.00	17.6			
PARTICIPATION LOANS SOLD:													
Participation Loan Interests Sold AND/OR Serviced (Participant's Balance Outstanding)		30,295,374	47,730,201	57.5	72,320,532	51.5	58,461,732	-19.2	58,091,169	-0.6			
Participation Loan Interests - Amount Retained (Outstanding)		17,357,920	23,550,598	35.7	26,973,775	14.5	25,826,138	-4.3	24,297,253	-5.9			
* Participation Loans Sold YTD		15,003,072	31,301,358	108.6	45,856,246	46.5	17,167,306	-62.6	4,303,926	0.3			
** %Participation Loans Sold YTD / Total Assets		0.14	0.27	101.4	0.38	38.3	0.13	-64.4	0.13	-3.2			
WHOLE LOANS PURCHASED AND SOLD:													
*Loans Purchased in Full from Other Financial Institutions YTD		1,518,790	797,887	-47.5	60,000	-92.5	5,094,732	8,391.2	0	-100.0			
*Loans Purchased in Full from Other Sources YTD		771,600	48,000	-93.8	5,142	-89.3	725,321	#####	0	-100.0			
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD		0.07	0.03	-61.4	0.00	-93.3	0.14	0,066.5	0.00	-100.0			
*Loans, Excluding RE, Sold in Full YTD		0	0	N/A	0	N/A	0	N/A	0	N/A			
DELINQUENCY - PARTICIPATION LENDING <sup>1</sup>													
30 to 59 Days Delinquent		822,475	4,089,341	397.2	1,166,949	-71.5	1,286,592	10.3	960,494	-25.3			
60 to 179 Days Delinquent		2,555,514	1,855,241	-27.4	1,105,963	-40.4	972,575	-12.1	2,793,903	187.3			
180 to 359 Days Delinquent		120,092	2,264,700	1,785.8	101,916	-95.5	124,639	22.3	167,560	34.4			
> = 360 Days Delinquent		35,766	292,340	717.4	238,252	-18.5	233,730	-1.9	273,506	17.0			
Total Del Participation Lns (>= 60 Days)		2,711,372	4,412,281	62.7	1,446,131	-67.2	1,330,944	-8.0	3,234,969	143.1			
%Participation Loans Delinquent >= 60 Days / Total Participation Loans		1.52	2.19	43.3	0.62	-71.5	0.55	-11.8	1.33	141.3			
LOAN LOSSES - PARTICIPATION LENDING													
* Participation Loans Charged Off		2,058,890	426,183	-79.3	597,530	40.2	648,726	8.6	276,953	70.8			
* Participation Loans Recovered		133,585	127,908	-4.2	123,647	-3.3	108,634	-12.1	21,674	-20.2			
* NET PARTICIPATION LOAN C/Os		1,925,305	298,275	-84.5	473,883	58.9	540,092	14.0	255,279	89.1			
**Net Charge Offs - Participation Loans / Avg Participation Loans		1.10	0.16	-85.7	0.22	39.1	0.23	4.4	0.42	84.5			
*Amounts are year-to-date while the related %change ratios are annualized.													
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)													
# Means the number is too large to display in the cell													
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.													
10. IndirectAndParticipationLns													

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### 13. MBLs



	Investments, Cash, & Cash Equivalents									
<a href="#">Return to cover</a>										
	For Charter : N/A									
06/07/2017	Count of CU : 106									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									



[illegible]

	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover			For Charter :	N/A					
06/07/2017			Count of CU :	106					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State					
	Count of CU in Peer Group :				N/A				
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	753,966	779,429	3.4	788,500	1.2	1,393,985	76.8	1,395,654	0.1
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5	12,802,489	640.2
Employee Benefit Member Shares	18,132,072	20,280,028	11.8	21,006,162	3.6	22,191,319	5.6	20,848,982	-6.0
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	14,903,210	18,983,575	27.4	22,568,930	18.9	26,265,171	16.4	31,274,058	19.1
Dollar Amount of Share Certificates >= \$100,000	461,097,245	443,852,027	-3.7	450,700,395	1.5	480,272,569	6.6	481,525,281	0.3
Dollar Amount of IRA/Keogh >= \$100,000	325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	288,360,132	-1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A
Business Share Accounts	141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	234,861,512	11.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	4,935,235	-21.2
SAVING MATURITIES									
< 1 year	8,463,342,565	8,770,279,400	3.6	9,436,412,014	7.6	9,969,904,623	5.7	10,465,332,472	5.0
1 to 3 years	722,705,655	747,318,036	3.4	724,081,317	-3.1	671,100,197	-7.3	660,703,595	-1.5
> 3 years	468,898,102	398,461,118	-15.0	350,756,600	-12.0	362,583,095	3.4	374,138,542	3.2
Total Shares & Deposits	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,500,174,609	4.5
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	8	8	0.0	8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	34,796,882	3.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	3,808,237	6,442,501	69.2	9,426,812	46.3	12,321,917	30.7	11,201,909	-9.1
Member Business Loans NOT Secured by Real Estate	2,558,769	4,172,551	63.1	4,398,940	5.4	6,324,170	43.8	6,183,209	-2.2
Nonmember Business Loans Secured by Real Estate	255,089	1,537,162	502.6	979,245	-36.3	71,970	-92.7	0	-100.0
Nonmember Business Loans NOT Secured by Real Estate	55,172	101,890	84.7	33,331	-67.3	0	-100.0	0	N/A
Total Unfunded Commitments for Business Loans	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	17,385,118	-7.1
Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Business Loans	38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	87,637	-10.5
Construction & Land Development	366,440	781,790	113.3	621,560	-20.5	3,023,698	386.5	2,781,123	-8.0
Outstanding Letters of Credit	0	56,000	N/A	341,976	510.7	92,000	-73.1	92,000	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0	420,889,088	6.6	463,245,563	10.1	472,175,673	1.9
Credit Card Line	910,503,391	992,241,726	9.0	936,065,206	-9.7	1,021,715,455	9.2	1,036,831,468	1.5
Unsecured Share Draft Lines of Credit	115,730,925	115,532,892	-0.2	114,714,998	-0.7	115,169,956	0.4	118,360,575	2.8
Overdraft Protection Programs	239,639,235	237,648,280	-0.8	252,476,221	6.2	265,179,159	5.0	272,319,412	2.7
Residential Construction Loans-Excluding Business Purpose	704,757	1,260,038	78.8	1,028,671	-18.4	2,021,104	96.5	1,752,016	-13.3
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unfunded Commitments	49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	27,807,576	7.9
Total Unfunded Commitments for Non-Business Loans	1,718,572,301	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9	1,929,246,720	1.9
Total Unused Commitments	1,725,249,568	1,811,379,548	5.0	1,802,240,991	-0.5	1,911,820,748	6.1	1,946,631,838	1.8
% (Unused Commitments / Cash & ST Investments)	128.99	157.81	22.3	112.68	-28.6	121.11	7.5	103.74	-14.3
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0	1,802,240,991	-0.4	1,911,748,778	6.1	1,946,631,838	1.8
Unfunded Commitments Through Third Party	972,107	1,163,525	19.7	0	-100.0	71,970	N/A	0	-100.0
Loans Transferred with Recourse <sup>1</sup>	165,207,539	239,615,341	45.0	254,195,432	6.1	297,567,906	17.1	309,466,026	4.0
Pending Bond Claims	261,965	426,299	62.7	607,516	42.5	1,237,869	103.8	505,234	-59.2
Other Contingent Liabilities	720,071	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6	32,955,839	51.9
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	26	-3.7	26	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,536,947,893	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,907,795,499	-8.4
Total Committed Credit Lines	387,263,166	365,899,287	-5.5	377,231,079	3.1	441,213,776	17.0	356,996,200	-19.1
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1	274,538,800	0.2	294,195,000	7.2	294,352,143	0.1
Draws Against Lines of Credit	3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	141,358,749	719.8
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	64,932	-96.0
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,593,979,930	-1.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	13,000,000	10,000,000	-23.1	10,000,000	0.0	0	-100.0	0	N/A
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								16.SuppShareOBS&B	

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06/07/2017

CU Name: N/A

Peer Group: N/A

# Graphs 1

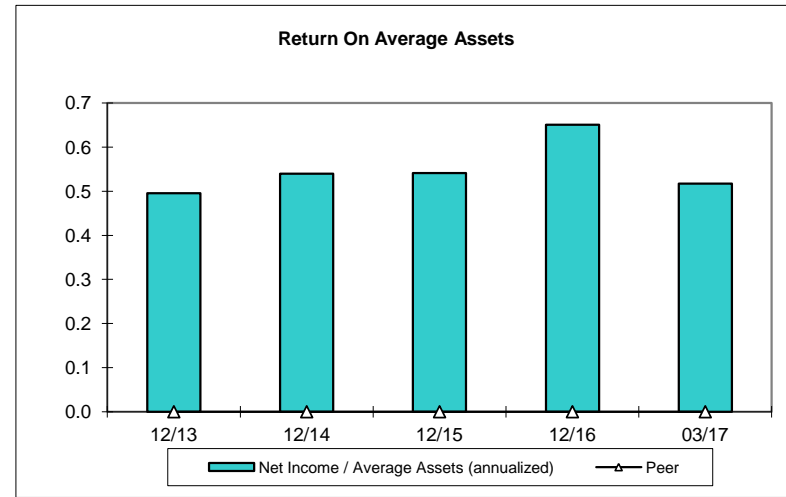
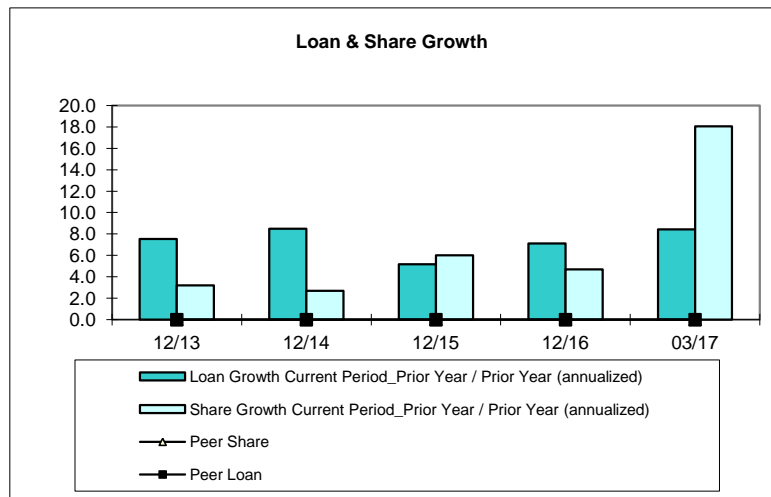
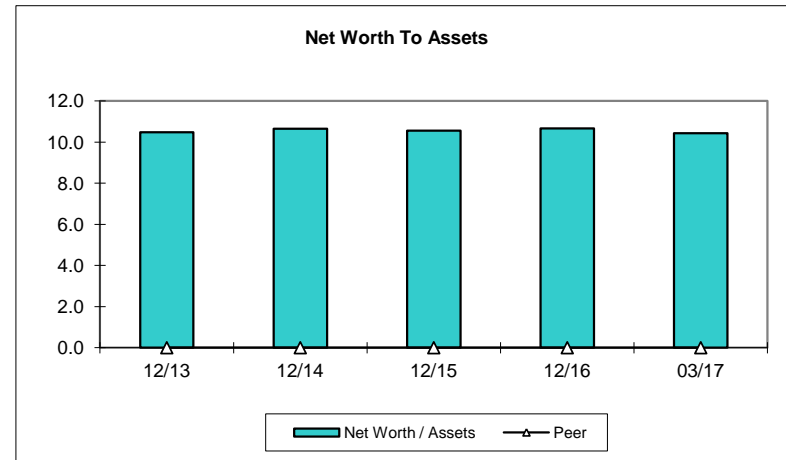
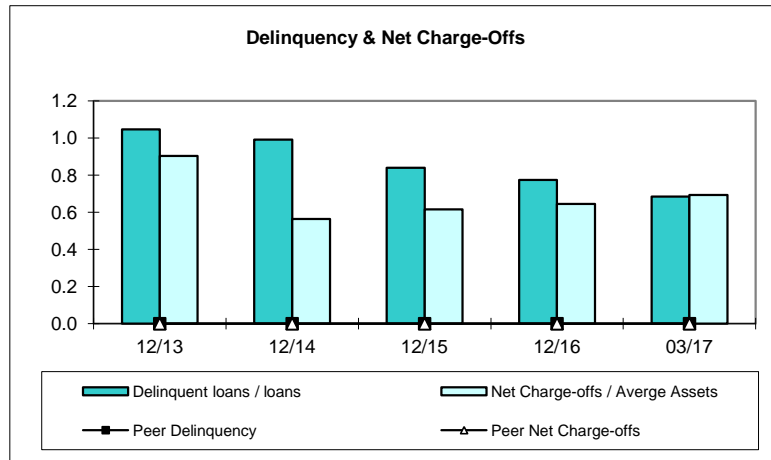
For Charter : N/A

Count of CU : 106

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/07/2017

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

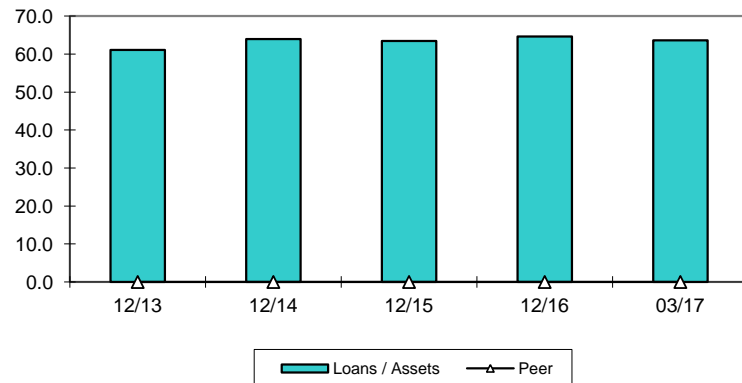
Count of CU : 106

Asset Range : N/A

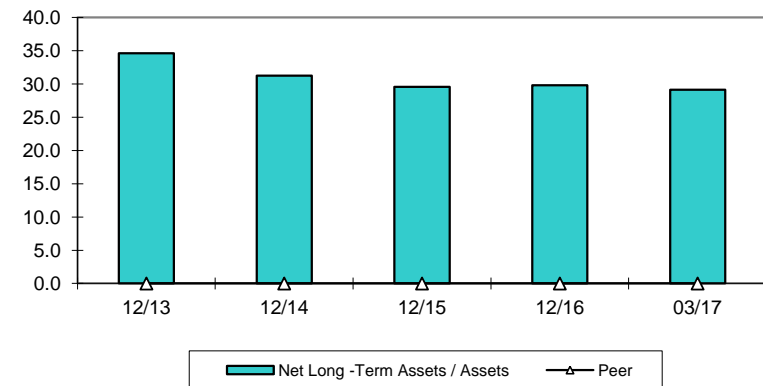
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

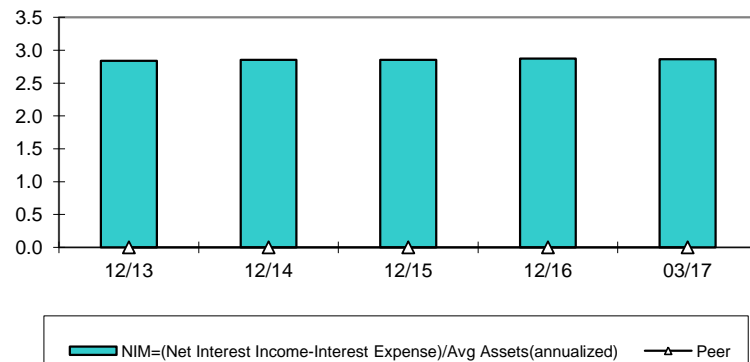
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

